

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CATHARINE REED HAND

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-22949

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/11/2016 and confirmed on 9/28/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		93,897.70
Less Refunds to Debtor	3,316.05	
TOTAL AMOUNT OF PLAN FUND		90,581.65

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,246.26	
Trustee Fee	4,298.55	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,544.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PINGORA LOAN SERVICING LLC	0.00	56,285.98	0.00	56,285.98
	Acct: 9433				
	PINGORA LOAN SERVICING LLC	367.74	367.74	0.00	367.74
	Acct: 9433				
	JPMORGAN CHASE BANK NA	0.00	22,706.88	0.00	22,706.88
	Acct: 5408				
	JPMORGAN CHASE BANK NA	366.24	366.24	0.00	366.24
	Acct: 5408				
					79,726.84

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CATHARINE REED HAND	0.00	0.00	0.00	0.00
	Acct:				
	CATHARINE REED HAND	717.70	717.70	0.00	0.00
	Acct:				
	CATHARINE REED HAND	2,598.35	2,598.35	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	1,056.01	1,056.01	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2-20				
	THOMPSON LAW GROUP PC	1,690.25	1,690.25	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXX9-21				
	PINGORA LOAN SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 9433				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX CMB				
					310.00

Unsecured					
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 8542				
	US DEPARTMENT OF EDUCATION	67,194.28	0.00	0.00	0.00

16-22949

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6316				
	HENRICO FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 7700				
	NAVIENT SOLUTIONS INC	2,790.27	0.00	0.00	0.00
	Acct: 6316				
	BILL ME LATER INC A/S/F SYNCHRONY B/	2,292.81	0.00	0.00	0.00
	Acct: 8537				
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,551.34	0.00	0.00	0.00
	Acct: 3207				
	NAVIENT SOLUTIONS INC	3,927.34	0.00	0.00	0.00
	Acct: 6316				
	NAVIENT SOLUTIONS INC	1,644.26	0.00	0.00	0.00
	Acct: 6316				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	UNIVERSITY HEALTH ASSOC	0.00	0.00	0.00	0.00
	Acct: 6316				
	VISA++	0.00	0.00	0.00	0.00
	Acct: 6823				

* * * N O N E * * *

TOTAL PAID TO CREDITORS	80,036.84
TOTAL CLAIMED	
PRIORITY	310.00
SECURED	733.98
UNSECURED	82,400.30

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteevdpa.com

IN RE:
CATHARINE REED HAND

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-22949
Chapter 13
Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:

Catharine Reed Hand

Debtor

Case No. 16-22949-CMB

Chapter 13

District/off: 0315-2

User: dsaw

Page 1 of 3

Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:**

Recip ID	Recipient Name and Address
db	+ Catharine Reed Hand, 2 Homekort Avenue, West View, PA 15229-1641
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
14272665	+ Fedloan Servicing, POB 69184, Harrisburg, PA 17106-9184
14803777	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14272666	+ Henrico FCU, 9401 West Broad Street, Henrico, VA 23294-5331
14272669	+ PHH Mortgage Corporation, 4001 Leadenhall Road, Mount Laurel, NJ 08054-4611
14337002	+ PINGORA LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION, ONE MORTGAGE WAY, MAIL STOP SV01, MOUNT LAUREL, NJ 08054-4637
14331000	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14272672	+ University Health Associates, 1 Stadium Drive, Morgantown, WV 26506-7900
14272673	+ Visa, PO Box 71050, Charlotte, NC 28272-1050

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Dec 28 2021 02:41:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14335652	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14272664	+ Email/Text: ccusa@ccuhome.com	Dec 28 2021 02:40:00	Credit Collection USA, 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209
14289598	Email/Text: bk.notifications@jpmchase.com	Dec 28 2021 02:40:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14272667	Email/PDF: pa_dc_claims@navient.com	Dec 28 2021 02:39:53	Navient, PO Box 13611, Philadelphia, PA 19101
14306058	Email/PDF: pa_dc_claims@navient.com	Dec 28 2021 02:39:44	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
14336864	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14272668	+ Email/PDF: gecsed@recoverycorp.com	Dec 28 2021 02:39:32	Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
14953482	+ Email/Text: bncmail@w-legal.com	Dec 28 2021 02:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14272670	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:38	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282
14272671	+ Email/Text: bk.notifications@jpmchase.com	Dec 28 2021 02:40:00	Subaru Motors Finance/Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062-8101

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Pingora Loan Servicing, LLC
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Debtor Catharine Reed Hand bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert P. Wendt	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

District/off: 0315-2

User: dsaw

Page 3 of 3

Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 21

TOTAL: 12